Successful Community Reintegration

A Practical Guide for Members of Ethnocultural Communities

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Cette publication est également disponible en français sous le titre
Rapport sur les programmes ...
destiné aux gestionnaires des établissements ...

Graphic Design: MGD Inc. ... Illustrations: ... Stamatelle Dimo

Public Works and Government Services Canada ...
Cat. No. ...
ISBN ...

June 2001

102-06672/

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Acknowledgements

WE WOULD LIKE TO ESPECIALLY ACKNOWLEDGE THE DEPARTMENT OF JUSTICE OF CANADA; ALBERTA LEARNING, ADULT LEARNING DIVISION COMMUNITY PROGRAMS; MINISTRY OF TRAINING, COLLEGES AND UNIVERSITIES WORKPLACE PREPARATION BRANCH OF ONTARIO; AND NATIONAL PAROLE BOARD FOR THE PERMISSION TO USE, EXTRACT, AND ADAPT THE INFORMATION CONTAINED IN THEIR RESPECTIVE PUBLICATIONS. THIS BOOK IS ENRICHED BY THEIR WORK.

We would like also to recognize that we have adapted some information contained in the publication "*Starting A Business in Canada*" published by Business Development Bank of Canada.

Our thanks to the Correctional Programs Managers and Regional Programs Administrators for their comments and suggestions.

Finally, we wish to acknowledge the offenders and ethnocultural communities consulted for their contribution.

Notice to the Reader

THIS PRACTICAL HANDBOOK IS NOT A LEGAL DOCUMENT AND DOES NOT REPLACE THE LAW. PLEASE REFER TO THE LAW OR CONSULT WITH A LAWYER FOR THE INTERPRETATION OF REGULATORY AND LEGAL DOCUMENTS. THE INFORMATION CONTAINED IN THIS HANDBOOK IS SUBJECT TO CHANGE AND MUST BE REGULARLY UPDATED. THE OPINIONS EXPRESSED IN THIS PUBLICATION DO NOT NECESSARILY REFLECT THE VIEWS OR POLICIES OF THE CORRECTIONAL SERVICE OF CANADA OR THOSE OF OTHER DEPARTMENTS/MINISTRIES OR BUSINESS DEVELOPMENT BANK OF CANADA MENTIONED IN THIS HANDBOOK.

Mission Statement & Core Values of the Correctional Service of Canada[1]

THE CORRECTIONAL SERVICE OF CANADA, AS PART OF THE CRIMINAL JUSTICE SYSTEM AND RESPECTING THE RULE OF LAW, CONTRIBUTES TO THE PROTECTION OF SOCIETY BY ACTIVELY ENCOURAGING AND ASSISTING OFFENDERS TO BECOME LAW-ABIDING CITIZENS, WHILE EXERCISING REASONABLE, SAFE, SECURE AND HUMANE CONTROL.

Core Value 1

We respect the dignity of individuals, the rights of all members of society, and the potential for human growth and development.

Core Value 2

We recognize that the offender has the potential to live as a law-abiding citizen.

Core Value 3

We believe that our strength and our major resource in achieving our objectives is our staff and that human relationships are the cornerstone of our endeavour.

Core Value 4

We believe that the sharing of ideas, knowledge, values and experience, nationally and internationally, is essential to the achievement of our Mission.

Core Value 5

We believe in managing the Service with openness and integrity and we are accountable to the Solicitor General.

[1] Excerpts from the Mission document of the Correctional Service of Canada

Foreword

WE REALIZE THAT GETTING STARTED ON THE RIGHT PATH CAN BE VERY DIFFICULT FOR SOME INDIVIDUALS WHO HAVE SPENT TIME BEHIND BARS.

The goal of this handbook is to be used as a guide to help offender reintegrate back into the community. It outlines how to access some of the basic services in Canada provided by the government agencies and community organizations. The book also contains some valuable information on finances and on how to start a small business.

We recognize that the offender has the potential to live as a law-abiding citizen.

The Mission of the Correctional Service of Canada is based on the principle that society is best protected when offenders are able to re-establish themselves in the community under conditions that minimize their risk of re-offending. It is important to recognize that the vast majority of offenders are serving fixed terms and so must eventually return to the community. Except for the relatively small proportion of offenders serving life or indeterminate sentences.

The protection of the public safety is best achieved through a strategy that promotes and sustains the offender's efforts to re-integrate into society as a law-abiding citizen.

Throughout the offender's sentence, during both the incarceration and release phases, we balance efforts of encouragement and assistance with measures of control, always with the understanding that public safety is paramount.

The Mission Statement, though very similar to the statement of purpose in the *Corrections Conditional Release Act*, adds two distinctive ideas.

The first is captured in the forceful expression "actively encouraging and assisting offenders to become law-abiding citizens". This means that we do not simply administer the

sentence, but that at every stage, we also work with the offender to change his or her behaviour. Our policies and programs–indeed, all our activities–are directed toward that end.

The second idea is that the Mission Statement expresses the dynamic nature of the relationship between assistance and control. We provide offenders with appropriate assistance, through planned programming and treatment, to help them address their criminal behaviour. This enables them to assume progressively greater degrees of freedom and responsibility. We ensure control by ongoing monitoring of their behaviour and immediate intervention when it poses an unacceptable level of risk. The two elements are inseparable, although achieving the right balance between them is often difficult. Our aim is to assist to the extent possible and to control to the extent necessary.

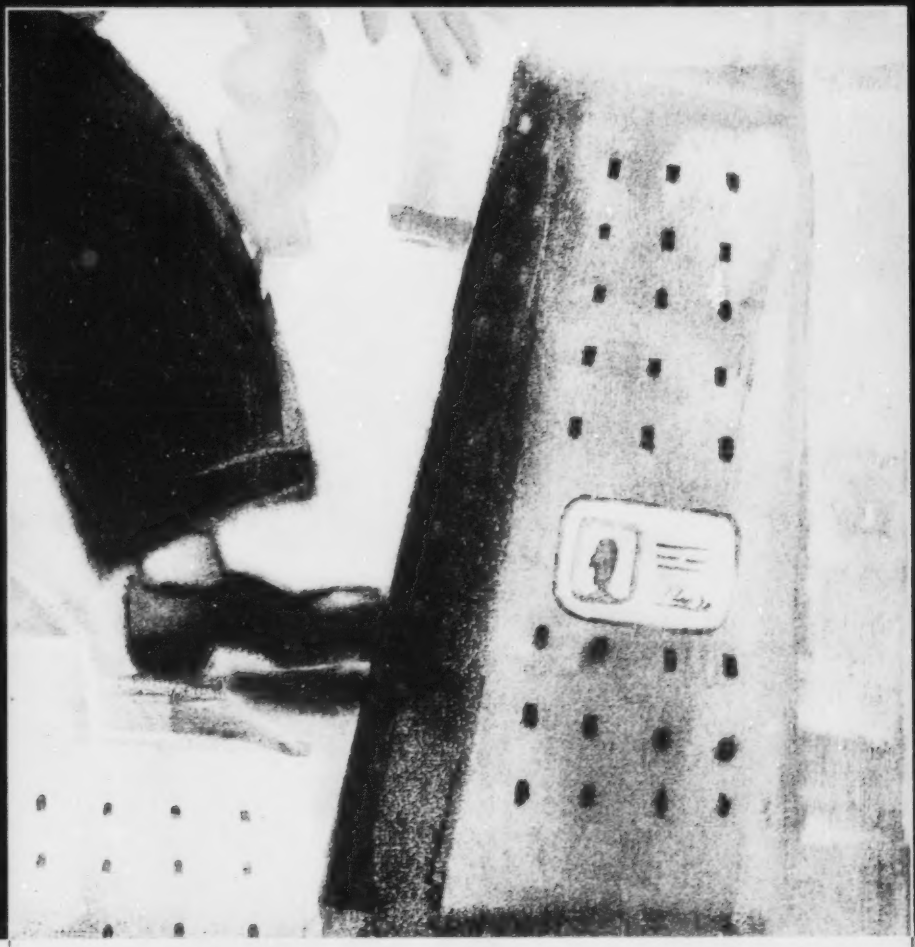
In doing so, it says that the main thrust of our energy and creativity is on working with the individual offender to bring about his or her safe reintegration. This is a unique feature of our Mission.

Corrections is a complex endeavour, with goals which may differ from (although they will never be in conflict with) those of our partners in the criminal justice system.

In stating our role as a contributor to the protection of society, we recognize that our primary focus is on the reintegration of offenders, and we affirm that our efforts support the broader purposes of criminal justice.

In closing, I must stress the fact that this handbook is not a legal document and does not replace the law. Some information contained in this handbook is subject to change and must be regularly updated. However, I encourage you to actively participate in the programs and activities that your situation calls for.

Marc Brideau
Acting Director
Reintegration Programs Division
Correctional Operations and Programs



Lesson 1

How To Get Identification Documents

IN ORDER TO REINTEGRATE BACK INTO THE COMMUNITY IT IS IMPORTANT TO GET DOCUMENTS OF IDENTIFICATION TO GAIN ACCESS TO THE MANY DIFFERENT SERVICES AVAILABLE TO YOU. THESE KINDS OF DOCUMENTS ARE ESPECIALLY NEEDED WHEN SEEKING EMPLOYMENT, MEDICAL CARE, HOUSING, SOCIAL SERVICES, ETC.

1.1 How do you get Birth, Death, and Marriage Certificates?

YOU CAN PROVE THAT A BIRTH, DEATH OR MARRIAGE TOOK PLACE BY APPLYING FOR A CERTIFICATE TO CONFIRM THE EVENT. THERE ARE FEES YOU HAVE TO PAY TO GET THESE DOCUMENTS WHICH VARY DEPENDING ON THE TYPE OF CERTIFICATE YOU WANT.

To obtain these documents call your provincial government by looking in the Blue pages of your telephone directory under "Birth, Death, and Marriage certificates" or search the web site of your provincial or territorial government. You can also apply by mail from the office of the Registrar General or from most local municipal offices, Employment Insurance offices, Passport offices and any Provincial land Registry office.

1.2 Proof of Canadian Citizenship

A CANADIAN CITIZENSHIP CERTIFICATE IS A PIECE OF IDENTIFICATION THAT PROVES YOU ARE A LEGAL CITIZEN OF THIS COUNTRY.

If you are a Canadian citizen, you may be required to prove your citizenship if you want to vote, apply for a Canadian passport, return to Canada from abroad or apply for certain jobs.

Naturalised Canadians (Canadians born outside of the country) receive a certificate when granted citizenship. Canadians born in Canada may also apply for a citizenship certificate.

To find out more information about applying for a Canadian citizen certificate look in the Blue pages of your telephone directory and find your nearest Call Centre.

1.3 Social Insurance Number (SIN)

A SOCIAL INSURANCE NUMBER (SIN) CARD IS A PIECE OF IDENTIFICATION THAT IS NEEDED WHEN A PERSON IS APPLYING FOR A JOB.

An individual can apply for a Social Insurance Number (SIN) in person or at their local Human Resource Centre of Canada. You can also apply by mail to obtain your SIN card but the process is longer.

To apply for a Social Insurance Number, you must complete an application form and provide an original or true certified copy of a document that proves your identity and status in Canada (this is called a primary document).

There is no fee for an initial application for a Social Insurance Number card.

A $10 fee is charged for the replacement of a Social Insurance Number card, except if the card must be replaced because of a legal name change.

To find out more information about obtaining a SIN card look in the Blue Pages of your telephone directory.

1.4 Health Card

A RESIDENT OF A PROVINCE MUST HAVE A HEALTH CARD TO SHOW THAT HE OR SHE IS ENTITLED TO HEALTH CARE SERVICES PAID FOR BY THEIR PROVINCIAL HEALTH INSURANCE PLAN. THE MINISTRY OF HEALTH OF YOUR PROVINCE PAYS FOR A WIDE RANGE OF SERVICES, BUT IT DOES NOT PAY FOR SERVICES THAT ARE NOT MEDICALLY NECESSARY.

Most of your provincial health benefits are covered across Canada. The province or territory you are visiting will usually bill your provincial Ministry of Health directly for hospital and physician services. In Quebec, you may have to pay for physician services and then submit your receipt to your local ministry office for payment.

To find out more information about obtaining a health card look in the Blue Pages under "Health Card" in your telephone directory.

1.5 Driver's License

A PROVINCIAL DRIVER'S LICENSE IS PROOF OF YOUR PRIVILEGE TO DRIVE. YOU MUST CARRY IT WITH YOU WHENEVER YOU DRIVE.

To obtain information about driving safety and driving laws, or to apply for a driver's license, go to your nearest Driver's Examination Centre and complete an application form or contact the automobile insurance agency of your province.

To apply for a license, you must show proof of your identity and the date of your birth. There are usually fees you have to pay when applying for a driver's license.

To find out more information about obtaining a driver's license or about driving instruction look in the Yellow and Blue pages of your telephone directory.

References

Alberta Education and Career Development. *Welcome to Alberta*. Edmonton: 1995.

Government of Ontario. *Government of Ontario Home*. 2000. Available: http://www.gov.on.ca (04 Dec. 2000).

Solicitor General of Canada. *The Getting Out Handbook*. Québec: 1996.

Lesson 2

How to Protect your Rights ?

IN CANADA, PROTECTION OF AN INDIVIDUAL'S RIGHTS AND FREEDOMS IS A SUBJECT OF BOTH FEDERAL AND PROVINCIAL AUTHORITY. ALL PROVINCES AND TERRITORIES ALSO HAVE HUMAN RIGHTS LEGISLATION THAT PROHIBITS DISCRIMINATION ON VARIOUS GROUNDS WITH REGARD TO EMPLOYMENT MATTERS AND THE PROVISION OF GOODS, SERVICES, AND FACILITIES. THIS LEGISLATION APPLIES TO DISCRIMINATION BY INDIVIDUALS IN THE PRIVATE SECTOR AND BY PROVINCIAL OR TERRITORIAL GOVERNMENTS.

Constitutional Rights

THE CHARTER PROTECTS OUR RIGHTS AND FREEDOMS IN THE FOLLOWING AREAS:

Fundamental Freedoms

The Charter constitutionally protects certain fundamental freedoms that Custom and Law over the years had made almost universal in our coutry. Everyone in Canada has a right to practice any religion or no religion at all. We are free to speak our minds, to gather peacefully into groups and to associate with whomever we wish, as long as we do not go against the legal and constitutional rights of others.

Democratic Rights

This means that Canadian citizens have a constitutional right to vote in elections for members of Parliament and provincial legislatures, and to seek election themselves. A few restrictions on a citizen's right to vote or to run in an election do exist. For example, restrictions on minors or on certain election officials who may have to cast a deciding ballot.

Mobility Rights

Canadian citizens have the right to enter, remain in or leave the country. Citizens and permanent residents have the constitutional right to leave or seek work anywhere in Canada. This includes the right to live in one province and work in another.

Legal Rights

The Charter requires government to act in agreement with specified rights and freedoms. These rights are designed to protect the individual and to ensure fairness during legal proceedings, particularly in criminal cases. The rights to habeas corpus (to challenge a detention), and to be presumed innocent until the contrary be proved, have been recognised as part of our constitution.

The Charter also protects us once we are arrested or detained. We have a right to be told why we are being arrested or detained, to consult a lawyer without delay and to be informed of this right, and to have a court determine quickly whether the detention is lawful.

Equality Rights

Under the Charter, every individual, regardless of race, religion, national or ethnic origin, colour, sex, age, or physical or mental disability, is equal before and under the law and enjoys equal protection and benefit of the law. This means the laws and government programs, such as pension plans, must not be discriminatory. For example, practices that unfairly discriminate on the basis of religious observance are not permitted. However, the existence of the Charter does not mean that all people always have to be treated exactly the same way. For example, it is constitutional to create special programs to favour individuals or groups who may be at a disadvantage in society, such as women, visible minorities or persons with disabilities.

Language Rights

The Charter recognizes English and French as Canada's official languages, as well as the official language of New Brunswick. Both languages have equal status and equal rights and privileges as to their use in the institutions of the Parliament and Government of Canada, and the Legislature and Government of New Brunswick.

Minority Language Educational Rights

In the nine predominantly English-speaking provinces and the territories citizens whose first language is French, attended French primary schools in Canada, who have a child who has received or is receiving primary or secondary school instruction in French in Canada, have a constitutional right to send all their children to French schools.

In Quebec, citizens who received their primary instruction in English in Canada, or who have a child who was or is being instructed in English in Canada, have the constitutional right to send all their children to English schools.

2.2 Family Law

Divorce

Separation agreements and court orders resolve family matters when you separate but they do not legally end your marriage. The only way to do this is to get a divorce.

The court will grant a divorce if the marriage has broken down. The law states that marriage breakdown has occurred if:

- Both partners have lived away from each other for one year with the idea that the marriage is over.
- A partner has committed adultery (had sexual intercourse with someone else) and has not been forgiven by the marriage partner.
- A partner has been physically or mentally cruel, making it unbearable to continue the relationship.

Anyone wanting a divorce should seek legal advice. If you cannot agree on the terms of your divorce, you can go to court and let the court decide. If you can agree, you can file your agreement in court. In that case, you probably will not have to see a judge.

When your divorce is final, you can marry again.

Family Violence

In Canada, it is a crime to use violence against anyone, including family members. The law protects all family members: children, partners and older people.

Families have the right to make most decisions about how to raise their children. However, there are laws in Canada that protect children from neglect, physical violence, sexual violence and emotional injury.

Child welfare workers try to keep families together. However, if child protection laws are broken, children can be taken away permanently, or until conditions change. To talk to a child welfare worker, look up, "Family and Social Services" in the Blue or White Pages of the telephone book.

If you believe that a child is being victim of violence, call the Child Abuse Hotline in your area. You can call free of charge any time of day or night. The name of anyone who reports a child abuse problem is kept confidential.

Violence between partners is also against the law in Canada. The different forms of abuse are:

- Physical violence (e.g. beating, slapping, punching, locking a partner out of the home),
- Emotional violence (e.g. constant criticism, threat to hurt or kill children, denying your partner the opportunity to improve his/her earning capacity),
- Sexual violence (e.g. forced, unwanted sex), or
- Economic violence (e.g. allowing a partner no money or opportunity to improve his/her earning capacity).

Similarly, violence of older people can take many forms, including verbal violence, emotional violence, physical violence, financial violence, leaving the older person alone without enough care, or neglect.

For more information about family law look in the Blue Pages in your local telephone directory.

2.3 Pardon[1]

What is a pardon?

A pardon, under the *Criminal Records Act* (CRA), means that any federal agency or department that has records of convictions must keep those records separate and the information will be taken out of the Canadian Police Information Centre (CPIC) computer systems.

Once you have been pardoned, information about the conviction may not be given out unless the Solicitor General of Canada says it can.

The *Canadian Human Rights Act* doesn't let people discriminate against you based on a pardoned record. This covers federal government services you may need. It also covers you if you want to work for a federal agency or department.

What are the limitations of a pardon?

Even after you have been pardoned, there are some things you should remember.

- A pardon does not erase the fact that you were convicted of an offence.
- Other countries may not recognise the pardon, because it has legal force **in Canada only**.
- Courts and police services (other than the Royal Canadian Mounted Police [RCMP]) are under provincial and municipal legislation. This means that they are not obligated by law to seal your record.
- The CRA lists certain sexual offences. If you were pardoned for one of these, your record will be sealed, but your name will still be flagged in the CPIC computer systems. You may be asked to let employers see your record if you want to work with children or with groups that are vulnerable because of their age or disability.
- Your sentence may have included a driving or firearms prohibition order. A pardon **will not** return those privileges to you.

Who may apply?

You may apply for a pardon if you were convicted of an offence under a federal act or regulation of Canada. You can apply even if you are not a Canadian citizen or a resident of Canada.

You may also apply if you were convicted in another country and transferred to Canada under the *Transfer of Offenders Act*.

When can I apply?

Before you can apply for a pardon, you must have **completed all of your sentences**. Then, there is a waiting period. You cannot apply until you are eligible for all of your convictions.

When is a sentence complete?

- ➔ When you have fully paid all fines, surcharges, restitution and compensation orders
- ➔ When you have served all your time, including parole or statutory release
- ➔ When you have satisfied your probation order
- ➔ A combination of the above

What is the waiting period?

- ➔ Three years for a summary conviction
- ➔ Five years for an indictable conviction
- ➔ Five years under the *Transfer of Offenders Act*

Do not include driving and firearms prohibition orders when figuring out your eligibility for a pardon.

You can ask the court for help if you aren't sure whether your offence was by summary or by indictment.

If you were convicted under the *National Defence Act*, the waiting periods are different.

- ➔ Five years if you were fined more than $2000
- ➔ Five years if you were imprisoned more than six months
- ➔ Five years if you were dismissed from service
- ➔ Three years for all other punishments

How do I apply?

You do not need a lawyer or representative to apply for a pardon. If you need help, feel free to call the National Parole Board toll-free at 1-800-874-2652.

It costs $50 to apply for a pardon. You must pay by certified cheque, money order or bank draft payable to the Receiver General for Canada.

Send your application to this address:

Pardon Unit
National Parole Board
410 Laurier Avenue West
Ottawa, ON K1A 0R1

Any mail you get from the National Parole Board will be sent in an unmarked envelope.

If you need personal help, you can go to one of these regional offices.

Atlantic Regional Office
1045 Main Street, 1st floor, Unit 101
Moncton, NB E1C 1H1
Telephone: (506) 851-6056 or 851-3361

Quebec Regional Office
Guy-Favreau Complex
200 René-Lévesque Blvd West, 10th floor
Suite 1001 - West Tower
Montréal, QC H2Z 1X4
Telephone: (514) 283-4584

Ontario Regional Office
516 O'Connor Drive
Kingston, ON K7P 1N3
Telephone: (613) 634-3857

Prairies Regional Office
101 - 22nd Street East, 6th floor
Saskatoon, SK S7K 0E1
Telephone: (306) 975-4228

Pacific Regional Office
32315 South Fraser Way, Suite 305
Abbotsford, BC V2T 1W6
Telephone: (604) 870-2468

What if the pardon is denied?

If the National Parole Board denies your pardon, you have to wait one year before you can reapply.

Can a pardon be revoked?

Yes. If this happens, records of pardoned convictions will no longer be kept separate from other conviction records.

2.4 Legal Assistance

IF YOU ARE SEEKING LEGAL ADVICE THERE ARE DIFFERENT OPTIONS AVAILABLE FOR INDIVIDUALS WHO CAN'T AFFORD LEGAL ASSISTANCE OR SEEKING FREE SERVICES.

Lawyer Referral Service

If you do not have or know a lawyer, you may contact the "Lawyer Referral Service". When you call the Service and tell them what kind of legal problem you have, they will give you the name and phone number of a lawyer. During the consultation, you can learn how the law applies to your situation; how the law can assist you in resolving your problem and how much it will cost to have your problem resolved.

Lawyers participating in the Service will offer you up to a half-hour free consultation. After the consultation, you can decide if you want to hire the lawyer to work for you.

To contact the nearest Lawyer Referral Service in your area look in the White or Yellow pages of your telephone directory.

Legal Aid

If you think that you cannot afford a lawyer, you may qualify for legal aid. The purpose of legal aid is to make sure that people who do not have money to pay a lawyer still have access to the justice system.

To apply for legal aid, you must visit a Legal Aid Office and obtain a Legal Aid Certificate. The Certificate entitles you to hire the lawyer of your choice.

To locate your nearest Legal Aid office look in the White pages of your telephone book.

Community Legal Clinics

Community legal clinics are non-profit, community-based organizations. They offer legal services in areas of law that affect people with low incomes. Clinic lawyers and community legal workers are trained professionals who help clients who have problems with social assistance, family benefits, workers' compensation, debts, employment, immigration, and landlord and tenant issues.

Community legal clinics do not charge clients a fee for services, but may ask clients to contribute to expenses, if it does not cause financial hardship. Clients who meet financial eligibility guidelines may be represented in court by clinic staff.

To locate the clinic nearest you, look in the White or Yellow Pages under "Lawyers/Legal Aid".

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Alberta Education and Career Development. *Welcome to Alberta*. Edmonton: 1995.

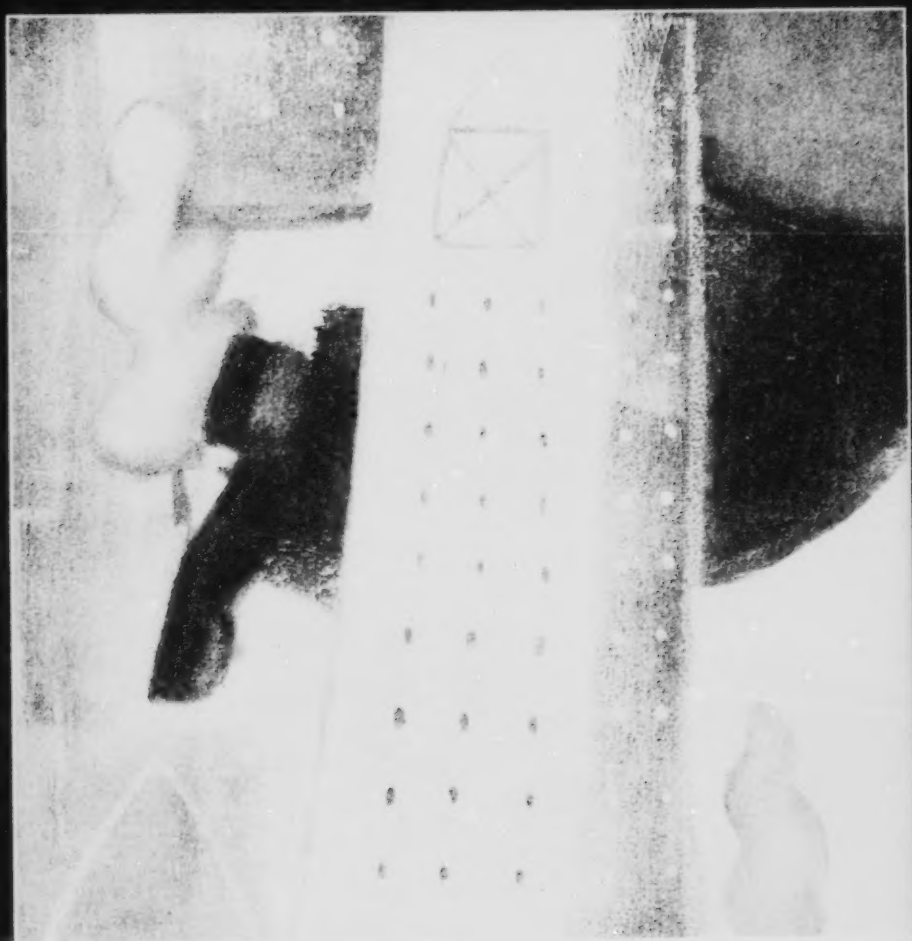
Government of Ontario. "Government of Ontario Home". 2000. Available: http://www.gov.on.ca (04 Dec. 2000).

Ministry of the Attorney General. *What you should know about Family Law in Ontario*. 1999.

Ministry of Supply and Services Canada. *Pardon Application Booklet*. 1998.

[2] Department of Justice Canada has granted permission to use and adapt information contained in the publication ***Canada's System of Justice***

[3] Permission to re-print obtained from National Parole Board, Appeal Unit, Ottawa



Lesson 3

How to Find Housing[4] ?

3.1 Types of Housing

THERE ARE VARIOUS KINDS OF HOUSING AVAILABLE FOR PEOPLE:

Apartments
They usually have one, two or three separate bedrooms, a kitchen area, a bathroom, and a living room. In bachelor apartments the living room, kitchen, and bedroom are usually located in one room. Most apartments are rented without furnished suites but some apartments offer furnished suites. Tenants may also have to pay for utilities (i.e. heat, electricity, hot water, etc.).

Townhouses
They are houses that are joined together. Most townhouses have basements and small yards. In most cases, tenants have to pay extra for heat and electricity.

Condominiums
They are townhouses or apartments that people buy.

Houses
They are single family dwellings on separate pieces of land. They may be bought or rented.

Mobile Homes
They are prefabricated houses that can be moved from one piece of land to another. They are usually less expensive to buy than houses. However, a place to put them must also be purchased or rented.

Subsidised Housing
It is low rental public housing that is provided by the government for people who do not earn a high income or who have special needs. The rent at these places is usually lower than for most apartments or houses.

Rooms
Large buildings or houses sometimes offer rooms for rent. People normally rent one or two rooms and share a kitchen and bathroom with other residents. Furniture is usually included. When meals are provided, tenants are called "boarders."

Hostels
They offer temporary housing at a low price.

Emergency Housing
The government and many community organizations offer emergency housing (e.g. shelters), for individuals who are in need, free of charge or at a minimal cost.

3.2 Tips on finding rental housing:

- ask friends, co-workers, and others you meet about places to rent,
- look for "Vacancy" and "For Rent" signs in windows and on notice boards,
- read classified ads in newspapers.

Signs and ads generally include a telephone number. Call the landlord or caretaker to get more information and, if you are still interested, make an appointment to see the place.

It's a good idea to take a friend with you when you go to look at rental accommodations. Carefully examine all of the rooms, and make sure the appliances (i.e. stove, refrigerator, toilet, shower, etc.) work properly. Be sure the building and the unit are secure enough that you would feel safe living there. Many apartments have security systems on the main door that allow only those with the permission of a tenant to enter the building.

Before you sign a rental application form, ask the following questions.

- How much is the rent? Are utilities (water, heat, and electricity) included in the rent? If not, how much do utilities cost each month?

- When rent must be paid (Usually the rent must be paid by the first day of every month)?
- Are there laundry facilities in the building or nearby?
- Where is the nearest bus stop, school or other services you need?
- What safety features (e.g. smoke detectors) are there?
- How much is the damage deposit?

A damage (security) deposit is money the tenant pays the landlord before moving in. It should never be more than the amount of one month's rent. The landlord keeps the money in case the tenant leaves without cleaning the house or apartment properly, or causes damage. If no damage has been done and the house or apartment has been cleaned, the money must be given back after the tenant moves out.

A rental lease is a written contract between landlord and tenant that says how much the rent is and states the landlord's rules. If the landlord has promised to make any repairs or changes, these should be written on the lease.

Never sign anything you do not understand. If you need help, ask a friend for advice.

It is the law that landlords are not allowed to refuse to rent places to people because of their race, nationality, colour, gender, or physical or mental disability, or religion.

When you decide to rent a house or apartment:

- Pay the damage deposit.
- Arrange to have electricity, heat and water services connected on the day you expect to move in or the day before. You will be charged for the amount you use. The cost of having utilities connected is usually added to the first monthly bill you receive. Utilities are usually listed in the White Pages of the telephone directory under the name of your city, village or town.
- Arrange to have your telephone hooked up the day of your move. Telephone company numbers are usually listed in the first few pages of the telephone directory.
- Get the key from the landlord on the day of the move.

When you are moving out of a rented house or apartment:

- Tell the landlord in writing when you will be moving out. Normally, this must be done at least two months and one day before you plan to move.
- Arrange to have the utilities disconnected. If you do not, you will continue to be charged for them even after you move out.
- Go to a Canada Post outlet and ask for a "Change of Address" card. For a fee, Canada Post will redirect mail from your old address to the new one for a short period of time.
- Clean all rooms. Any additional cleaning or repairs required before someone else moves in will be deducted from your damage deposit. It is important to defrost and clean the refrigerator, clean the oven, wash the windows, wash the floors, and vacuum the rugs.

For more information about landlord and tenant laws, contact the Landlord and Tenant tribunal in your area. A small fee may be charged for information materials. This office can also investigate and help settle problems between landlords and tenants.

References

Alberta Education and Career Development. *Welcome to Alberta*. Edmonton: 1995.

For more information by telephone:

Alberta: (780) 427-4190 / (403) 297-5700

British Columbia: (604) 387-7088

Manitoba: (204) 945-2476

New-Brunswick: (506) 453-2682

New Foundland: (709) 724-3000

Northern-Western Territories: (867) 873-7898

Nova-Scotia: (902) 424-4141

Ontario: (416) 585-7000

Prince Edward Island: (902) 892-3501

Quebec: 1-800-463-4315

Saskatchewan: (306) 787- 4177

Yukon: (867) 667-5759

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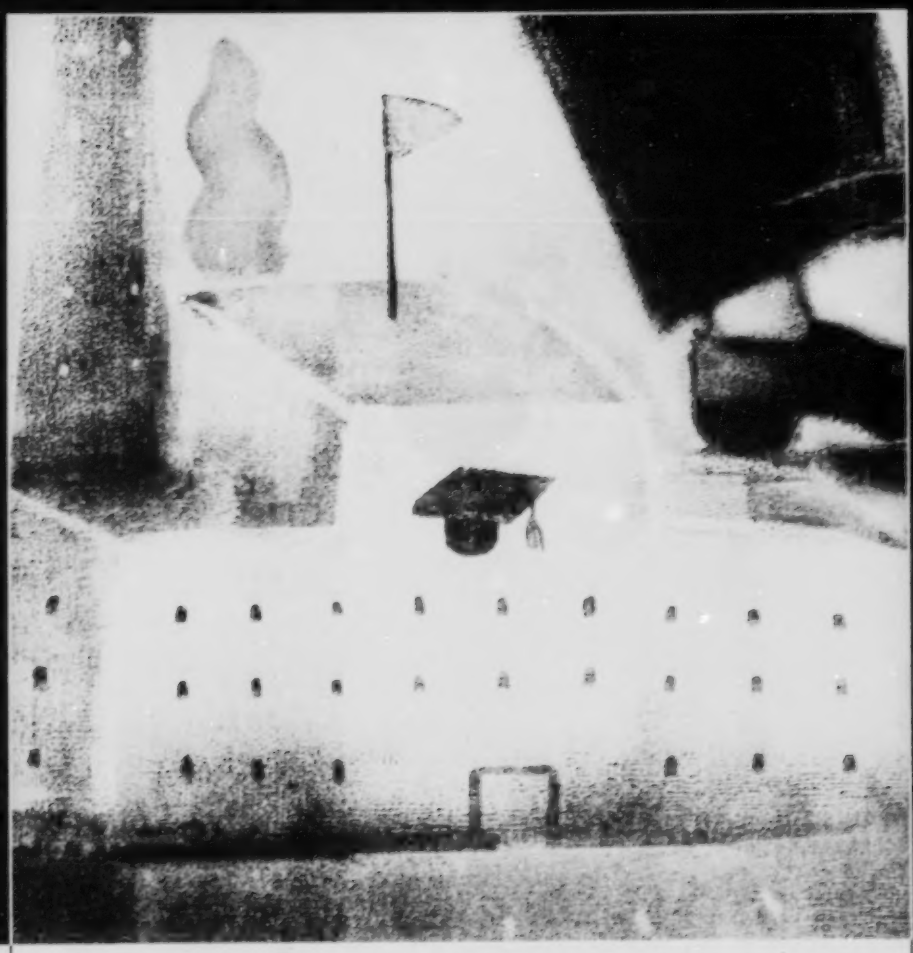

Lesson 4

How to Upgrade Your Academic Education ?

4.1 Education Programs

MANY JOBS IN CANADA REQUIRE INDIVIDUALS TO HAVE AT LEAST A HIGH SCHOOL (SECONDARY) EDUCATION, AND SOME MAY REQUIRE SOME POST-SECONDARY TRAINING. THERE ARE VARIOUS OPPORTUNITIES OR PROGRAMS OFFERED TO ASSIST ADULTS IN IMPROVING THEIR EDUCATION LEVELS. THE SKILLS AND KNOWLEDGE YOU WISH TO ACQUIRE SHOULD DETERMINE YOUR CHOICE OF PROGRAMS AND INSTITUTION.

The different types of educational programs that exist are:

- English or French as a Second Language (ESL or FSL) courses
- Provincial school system
- Post-secondary education

English or French as a Second Language (ESL or FSL) courses

Many schools and agencies offer courses in English or in French as a Second Language (ESL or FSL). Classes are offered on a full-time or part-time basis. If you are interested in taking ESL or FSL courses, contact your local community organizations, Human Resources Development office, or Career Development Centre. There are counsellors at these agencies that may be able to provide educational and career counselling services in your first language. Tell them about your education, experience, needs and interests. They will refer you to appropriate ESL or FSL courses or other education programs.

Provincial school system

The educational system in Canada may vary according to the province in which you live. These differences relate to different regulations concerning how the school system is operated.

There are opportunities for adults over 18 who wish to complete their high school (secondary) education. To find out how to enrol in these special programs look in the Blue Pages of your telephone book under "Education", contact your local school board, or speak to a counsellor at a Career Development Centre.

Post-Secondary Education

Adults of different ages take post-secondary education programs to improve their knowledge and skills. These programs are offered at several different types of post-secondary institutions: universities, colleges, technical institutes, vocational colleges and private vocational schools.

Universities

- They offer education mainly of a theoretical nature (i.e. law, medicine, sociology, psychology, etc.) and prepare individuals for professional employment.

Colleges

- They offer courses in general education and work-related training. Some colleges offer degrees, and many offer courses that can later be transferred to university programs.

Technical Schools

- They offer training in areas such as business, industrial, and apprenticeship training. Most courses taught at technical schools are related to trades and other technical jobs.
- Apprenticeship training is a combination of on-the-job training in a skilled trade and classroom instruction. The majority of apprenticeship training is provided in the workplace by employers. There are many trades which offer apprenticeship training programs, such as cook, baker, electrician, plumber, mechanic, and machinist

Private Vocational Schools

- They are not publicly funded and are businesses that offer specialised training for occupation.

Before enrolling in any post-secondary program, find out
→ How well respected is the program by employers?
→ What are the entrance requirements?
→ How much it costs (tuition, supplies, and books)?
→ How long it takes to complete?

Different institutions and programs have different entrance requirements. To be admitted to some programs, you must have a high school diploma (or equivalent education) and specific courses with at least a minimum average mark. Entrance requirements for a similar program at another institution may not be as high.

For information about post-secondary institutions and programs, look in the Blue Pages of your telephone book under "Education", visit a Career Development Centre, or talk to a reference librarian at your local library.

4.2 Financial Assistance

SINCE, NOT ALL EDUCATION PROGRAMS ARE PUBLICLY FUNDED AND FREE, THERE MAY BE A COST IN ENTERING A SPECIFIC PROGRAM. THERE ARE DIFFERENT OPTIONS AVAILABLE FOR INDIVIDUALS WHO NEED FINANCIAL SUPPORT TO HELP PAY FOR THEIR FEES.

Some options available are:

→ Student loans

The federal and provincial governments will lend students money interest free to pay for their post-secondary education based on their financial need. Some banks also offer student loans for post-secondary education but they usually charge interest. These loans usually have to be paid back when students have finished their education.

For more information about obtaining a student loan look in the Blue Pages in your telephone book under "Student Loans", or look in the White Pages and contact your local Financial Institutions to see if they offer student loans.

→ Scholarships and Bursaries

Many academic institutions, corporations, and community organizations offer financial awards for students to help them pay for their post-secondary education. Scholarships are usually offered to individuals with high academic standing and prominent community involvement. Other types of financial awards are bursaries, which are usually offered to students who need financial assistance. Both of these types of financial awards do not have to be paid back by the student.

For more information about obtaining a scholarship or bursary, contact the academic institution in which you plan on attending. Also, contact your local businesses and community organizations to find out if they offer any financial awards.

References

Alberta Education and Career Development. *Welcome to Alberta*. Edmonton: 1995.

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Lesson 5

How to Find a Job[5] ?

Getting started...

What would you like to do?

When trying to find a job it is beneficial to make a list of your skills and abilities in trying to figure out what you would like to do.

Questions to ask are:

- What recreational things am I really interested in?
- What things do I consider myself good at doing?
- What have other people told me I am good at?
- What school subjects am I most interested in?
- What school subjects am I good at?

When you're finished, take your list of interests and abilities to a school or employment counsellor, resource centre, or library. Ask for help in using their resources to see what jobs relate to the items you've listed. Try to put your list of jobs in order of what you like, then, in order of how much demand there is for each job.

Your next step is to look at how you can develop the necessary skills and knowledge to get the jobs you want.

Here are some ideas:

- Plan information interviews with people who work in that field, including employers.
- Consider what types of volunteer work could help you get relevant experience and skills.
- Read industry and trade magazines and other material.
- Look into courses and seminars through continuing education.

Get more suggestions from counsellors, teachers, employers, neighbours, your friends, their parents, and your family.

5.2 Where to look for a job?

Talk to people

Employers, friends, relatives, neighbours, employment counsellors, everyone. This is no time to be shy. Tell them what kind of job you're looking for, ask them to tell you if they hear of anything, and ask them to check with their friends too. Most people will help if they can, and nobody will get mad at you for asking. It makes sense to have twenty people looking instead of just one. Ask them if they've heard of any job openings in your community and the field you are interested in. This is called networking.

Visit employment centres

Human Resource Centres and counselling centres help people with their job search. Use them. For more information about these centres, look in the White or Blue pages of your telephone book.

Even if there's no job ad in the newspaper, choose companies you want to work for and visit them.

Talk to former employers

If you've had jobs before, talk to your former employers. If they don't have any openings, they might know of someone who does.

Read the job ads

Make sure you check the "Help Wanted" ads in your newspaper every single day. Lots of ads ask for experience, but don't get scared off to easily. If it's a job you think you can do, go after it. If you can convince someone that you have the skills to handle the job, he or she might decide your positive attitude is more important than your lack of experience.

Search the Internet

The Internet provides access to many different job sites, which list job openings. If you don't have access to the Internet, many libraries and some employment centres offer free access to the Internet for the public.

Keep notes

List all the people you talk to. Under comments write down anything someone said that you should remember, for example, "Told me to call the Auto Shop". All these lists may seem like a bother, but you'll find that they can really make your job search a lot easier.

5.3 Preparing for a job opening

Job application forms:

Most Employers will ask you to fill out an application form before they'll give you an interview. The way you fill out an application form can mean a lot to an employer.

Here are some tips on filling out job application forms:

- Be neat. If your form looks sloppy and hard to read, an employer won't even bother to read it.
- Read each question twice before answering. Always make sure you know what is being asked.
- Print neatly.
- Use a pen, never a pencil. If you make a mistake, cross it out neatly with a single stroke through each incorrect word.
- Once you've finished, read over all your answers to check your spelling and grammar. Ask someone else to read them over to check for mistakes that you may have missed.
- Don't forget to sign the form.

Here are some words and phrases, and their definitions, that show up a lot on application forms:

Surname: What is your last name?

Permanent Address: Where do you live?

Position applied for: What job are you applying for (for example, sales, clerk, shipper, etc.)?

Salary or wages expected: How much do you want to be paid if you're not sure, just print "Open".

Date Available: When can you start work? If right away, print "Immediately".

Will you relocate: Will you move to another city if asked?

Duties/Responsibilities: What did you do at your last job? (for example, assisted, assembled, etc.).

Skill: the ability to do something well

Reference: someone (usually a former employer, instructor, or school counsellor - not friends or relatives) - who will say good things about you and your abilities.

Letter of Reference: a letter from a former employer or someone you worked with that says you were good at your job, reliable, etc.

Cover letter: your chance to tell the employer why you would be good for the job; states which job you are applying for, outlines your related interests, skills, and experiences, and asks for an interview.

Résumé: a paper that says who you are and what you've done.

A question people often find hard to answer is "Why did you leave your last job?" Here are some sample reasons; pick one that applies to you:

- ☐ Returned to school
- ☐ Looking for more of a challenge
- ☐ Looking for a better position
- ☐ Job completed
- ☐ Health reasons
- ☐ Maternity leave
- ☐ Relocated
- ☐ Business closed
- ☐ Temporary work
- ☐ Laid off

5.4 Résumé

What is a résumé?

A résumé is a short description of who you are and what you've done. It is like a personal ad for yourself.

It's really an important thing to have. A lot of employers keep résumés handy so that when a job opens up, they can just go through them and pick out people to interview for the job.

There are two types of résumés:

Chronological:

→ This type of résumé is the most commonly used. It lists your work experience in reverse chronological order, which means that your most recent experience is listed first. This résumé emphasizes your work experience.

Functional:

→ This type of résumé lists your skills in order of importance with examples of work experience given for each skill. This résumé emphasizes your skills.

Contents of a résumé:

Personal information
Put down your name, address, and telephone number.

Important: Know that it is your legal right not to give personal information which might be considered discriminatory either in your résumé or in answering questions during the interview.

If you are discriminated against because of your sex, age, ethnic background or religion, you can file a complaint with the Human Rights Commission. You are protected against discrimination through the Canadian Human Rights Act and the Charter of Rights and Freedoms.

Work experience (chronological résumé):

→ List all the jobs you have ever had (i.e. volunteer work, summer jobs, and paid full-time and part-time jobs, prison work, etc.).

Indicate the date of employment, your position, name of company, duties performed and address.

Skills and Experience (functional résumé):

→ If you are using a functional résumé, list each of your skills with examples of work you have done and when you've used those skills.

Employment (functional résumé):

→ List the date of employment, position, and name of company.

Education

→ List the last year you went to school and what grade you completed, the name and address of the school, and any awards you received.

Extracurricular Activities (Hobbies)

→ List some of the teams, clubs, and other activities in which you have taken part.

Volunteer Work:

→ List all the volunteer work you've done (for example, in a hospital or community centre, etc.), the name of the organization, and the type of work you did.

References:

→ On a separate sheet of paper, list three people who would say good things about you if the employer phoned and asked. Do not use relatives or friends. Teachers, school counsellors, and former employers make the best references. Put down their names, jobs, places of employment, and their phone numbers.
→ But remember, if you are going to use someone as a reference, ask that person first.
→ On your résumé under the heading REFERENCES, indicate "Available upon request".
→ Keep this reference sheet separate from your résumé but do take it with you to your job interview.
→ If you need help writing your résumé visit an employment centre or go to your local library and ask the librairian to help you find books about writing a résumé.
→ Once you've done your résumé, have someone look to see if you've forgotten something or made mistakes.

5.5 Cover letter

IF YOU HEAR OF A JOB OPENING OR READ AN AD IN THE NEWSPAPER, THE BEST THING TO DO IS PHONE FOR AN INTERVIEW RIGHT AWAY. BUT SOME ADS ASK YOU TO REPLY IN WRITING. IN THAT CASE, YOU SHOULD MAIL OR DROP OFF A COVER LETTER AND A COPY OF YOUR RÉSUMÉ. THE LETTER SHOULD SAY WHERE YOU HEARD

ABOUT THE JOB, OUTLINE WHY YOU THINK YOU COULD DO THE JOB, AND ASK FOR AN INTERVIEW. DO NOT FORGET TO HIGHLIGHT YOUR SKILLS THAT MATCH THE QUALIFICATIONS OF THE JOB.

Just like with your résumé and your application form, it is important that your letter be neat. Unlike, résumés, cover letters can not simply be duplicated. Each job means a new letter. Make sure the letter is typed or printed from a computer.

5.6 Interview

A JOB INTERVIEW IS YOUR OPPORTUNITY IN A SHORT PERIOD OF TIME TO SHOW THE INTERVIEWER THAT YOU ARE THE RIGHT (QUALIFIED) PERSON FOR THE JOB. IT IS ALSO YOUR OPPORTUNITY TO SEE IF THE JOB ENVIRONMENT IS RIGHT FOR YOU.

Before you go to an interview, find out a little about the job you are applying for. An employment counsellor, or someone you know who does the type of job you are applying for, should be able to help.

Interview Dos

- Do introduce yourself.
- Do be ready to shake hands. Do it firmly.
- Do be well groomed, neat and clean.
- Do dress more formally than you would normally dress for the job.
- Do listen closely to the interviewer.
- Do answer all questions carefully and honestly.
- Do arrange to call back in a few days.

Interview Don'ts

- Don't take a friend or relative.
- Don't smoke or chew gum.
- Don't act either too shy or too aggressive.

- Don't say anything negative about other people.
- Don't be late. If you are going to be late, or can not make it to the interview, call the employer as soon as possible and explain why. Ask if you can arrange a new interview time.

Interview Checklist

- Take two pens (ones that work!).
- Any papers or documents you might need, such as your social insurance card, driver's license, or school reports.
- Two copies of your résumé - one for the interviewer and one for yourself.
- A list of your references.

5.7 Things you need to do to keep the job

NOW THAT YOU HAVE A JOB IT IS IMPORTANT THAT YOU TRY TO DO YOUR BEST IN ORDER TO KEEP THE JOB. HERE ARE A FEW TIPS:

Be There.

- Do not miss work unless you have a legitimate reason. If you do, phone before your shift starts to let your boss know that you can not come in.

Be Ready To Start On Time

- Not only do you need to be at work on time, you need to be ready to start working on time. So you need to get there at least a few minutes early.

Leave When You are Supposed To.

- Even if work may not be busy, never assume that it is okay to leave early. You are paid to be there for our full shift.

Dress Properly

- It is a good idea to ask what to wear for work once you have been given the job.

Give 100 Per Cent.

- Get enough sleep so you're not dragging yourself through the workday. Your lack of energy or attention to the job is more obvious to your employer than you think.

Ask Questions.

→ Make sure you understand what your employer wants you to do. There are a lot of things to learn when you are new at a job, so do not be afraid to ask questions. It shows that you are interested and take the work seriously.

Be A Good Team Player.

→ An employee is really part of a team. Learn to get along with people. If you have trouble getting along with a co-worker or your boss, try to look at things from his or her point of view.

Keep Learning.

→ Read! Read books, magazines, and other periodicals to learn as much as you can about the subject you are interested in. Go to seminars. Take courses.

Quit A Job Properly

→ No matter why you decide to quit, give your employer at least two weeks' notice. Finish as much of your work as you can and tell co-workers about anything that's left to be done. Before you leave, ask your employer for a letter of reference even if you already have another job. Past employers are among the most important references you can have.

5.8 If you do not get the job...

LOOKING FOR WORK IS NOT EASY. IT IS A FULL-TIME JOB AND PROBABLY THE HARDEST YOU WILL EVER HAVE. BUT STICK WITH IT. YOU MAY NOT BE OFFERED A JOB RIGHT AWAY. IT MIGHT TAKE 2 OR 3 INTERVIEWS. IT MIGHT TAKE 20 OR 30. BUT IF YOU KEEP TRYING, IT IS GOING TO PAY OFF.

Take the time to really think about what you want to do; it will pay off. Make sure you have all the things you will need for your job search (i.e. a social insurance card, a sample cover letter, and a résumé). Make lists of all the places you go to and all the people you see, and keep your lists up to date.

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Alberta Education and Career Development. *Welcome to Alberta*. Edmonton: 1995.

Human Resources Development Canada. *Employment Insurance*. Hull: 1999.

Human Resources Development Canada. *Looking for a Job: A Guide for Youth*. Hull: 1999.

Ministry of Education and Training. *And Finally I Did Get A Job*. Toronto: 1994.

* Adaptation from "And Finally I Did Get a Job". Toronto, 1994.

Lesson 6

How to Become Your Own Boss ?

SMALL BUSINESSES MAKE UP MORE THAN 90% OF ALL CANADIAN COMPANIES. ALTHOUGH THEY TEND TO BE CONCENTRATED IN THE RETAIL SECTOR, THEY ARE PRESENT IN ALL SECTORS OF OUR ECONOMY. ANY BUSINESSES WITH FEWER THAN 20 EMPLOYEES HAVE BECOME THE MAJOR SOURCE OF JOB CREATION IN CANADA, EMPLOYING OVER HALF OF CANADA'S LABOUR FORCE. FOR ALL THESE REASONS, SMALL BUSINESS IS A VITAL COMPONENT OF OUR ECONOMY.

6.1 What is a "small business"?

A SMALL BUSINESS TYPICALLY HAS A LOW SALES VOLUME AND A SMALL STAFF. NEARLY 75% OF SMALL BUSINESSES HAVE LESS THAN $250,000 ANNUALLY IN SALES, AND NEARLY 90% OF THEM HAVE FEWER THAN 20 EMPLOYEES. MOST SMALL BUSINESSES DO NOT HAVE LARGE ASSETS, AND SERVE THE LOCAL OR REGIONAL MARKET.

Another typical feature of a small business is that it is managed by its owner, who makes all the decisions and is solely responsible for the success or failure of the venture.

The importance of sound management

Statistics tell us that mismanagement is to blame for nearly 96% of all bankruptcies in Canada. If you know the most frequent causes of business failure, you might avoid some of the traps. These causes are:

- Lack of management and executive experience
- Lack of experience in the economic sector the entrepreneur does business in
- Lack of business experience generally

Negligence, fraud and unforeseen circumstances are other, although lesser factors.

Managing means planning

Planning is the key to sound management. A study of new businesses found that barely 38% of them were still in business three years later. The owners of the surviving businesses had spent anywhere from six to ten months planning their start-up, whereas the owners of the firms that went bankrupt spent four months or even fewer in planning. Most of the successful entrepreneurs consulted management professionals and kept abreast of management practices by reading specialized newspapers and publications.

The time and effort you devote to planning your new business may be the key to whether it survives.

Starting a business from scratch

For many entrepreneurs, starting from scratch is the only option. Household resources–space, energy, time, materials–can be used to help get the business established. This is particularly important when capital/money is not available.

Starting from scratch requires more effort, time and special skills than buying an existing business, plus it involves more risks. It can take time for a new business to get known to customers. The start-up and early years can be periods of losses or low income. Few new entrepreneurs are prepared for the stamina it takes to establish a new business. However, the rewards for those who overcome the barriers and stick with it can be great.

Advantages

- → You decide what to sell.
- → You decide how to sell it.
- → You decide where to set up shop.
- → You can choose your own interior and exterior decorating style.
- → You set the prices.
- → You decide what kind of advertising and promotion you want.
- → You decide how much capital to invest, depending on the size and nature of the business.
- → You get the satisfaction of starting your business and growing with it.

Disadvantages

- → Greatest risk.
- → Requires significant personal and business planning.
- → The start-up period is long.
- → It can be difficult to attract clients.
- → Revenues can be irregular.
- → You might have to do everything on your own, due to your limited financial resources.

Do you need a business plan?

Yes, you do. One major cause of the 80% failure rate of new small businesses is poor planning. Planning has many functions in business. A business plan:

- → Forces you to think through your business idea.
- → Helps you judge and evaluate a business idea so there is less risk.
- → Shows where you need help or information.
- → Organizes and presents information about your business so you can progress logically and not get off track.
- → Increases your self-confidence.
- → Lessens the risk of oversights and errors.
- → Organizes ideas so you can communicate them to others.
- → Increases chances of business success once established.
- → Reminds you of good ideas and ways to save time or money.
- → Helps you to obtain necessary financing.

A business plan is a system for organizing information about the many aspects of a business. The business plan can be seperated into a four-part framework.

1) Framework for a business plan

Purpose

This section of the business plan gives you administrative information about the business profile, legal form and proprietorship, and a generic description of your basic product or service.

Administrative Information

This section should include the identifying information necessary to call, write or visit the business.

- → Firm name
- → Address
- → Mailing address (if different from above)

- Postal code
- Telephone number
- Fax number (if there is one)

Proprietorship information

This section should include the following:

- Name of the business
- Business form or structure (Sole proprietorship or partnership)
- Date of registration or incorporation
- Name of partners (if relevant)
- Names of limited partners and limits of their liability
- Names of shareholders and percentage of shares they hold (for corporations)

The industry

The industrial sector you will be doing business in and the main product line and services you will be selling (e.g. men's apparel retail store, fiberglass boat manufacturing plant) should be indicated.

2) Marketing

Purpose

This section of the business plan states sales forecasts and summarizes data to support them. The marketing section is usually the main section in a business plan since it is the basis for all the other sections.

Industry overview

This section should include:

- A description of the fundamental changes in the industry.
- Growth potential for this kind of product or service.

The market

This section should include:

- A description of your target clientele.
- An outline of the needs and consumer habits of your target clientele.
- The target clientele's expectations in terms of pricing, quality and service.
- An assessment of the size of the target market and your expected market share.

Competition
An assessment of the strengths and weaknesses of your major competitors.

- Outline of your competitive advantages.
- Assessment of competitive barriers you have to overcome, and how you plan to do it.

Marketing plan
This part of the marketing section outlines the strategy you will use to corner and then keep a share of the market.

Your marketing plan has to persuade the reader that:
- there is a need in the market for your product or service
- you have a marketing strategy that will let you satisfy this need
- you can make a profit on the sale of your product or service.

Your marketing plan should briefly discuss the four main factors of product, distribution/location, pricing and communications.

Product
Here, you should briefly describe the product or service you intend to sell to your target clients, and your competitive edge.

Distribution/location
This part should describe the distribution system you will use or where you will locate your business to attract customers.

Pricing
This part should describe your pricing strategy to penetrate the market, keep or increase your market share, and make a profit.

Communications
This part should describe the advertising, promotional and merchandising techniques you will use and the expenses associated with attracting your target market.

3) Operations

Purpose
This section of the business plan summarizes the information that will support your ability to produce or supply the product or service, on the basis of the output and quality indicators in your marketing plan.

Location
This part describes how your business will be well located to take advantage of the proximity of raw materials, transportation, parking and a skilled workforce.

Premises and facilities
This part should describe the size and nature of your current and/or planned premises and facilities.

Production process or service offered
This part should describe the production process or service and any competitive edge it will give you, the availability of raw materials and supply sources, and the quality control procedures you will implement.

Labour
This part should describe the workforce (skills requirements and availability), special training, collective agreements and labour costs.

Management

Purpose
This section of the business plan gives information about the abilities and reliability of its executives.

Executives, directors and managers
This part should include the following information:
- ➔ Names of key managers
- ➔ Education and experience of managerial staff
- ➔ Main duties and responsibilities of management
- ➔ Action to offset your company's main management weaknesses
- ➔ Name of other businesses owned by directors

Statements of the personal net worth of the proprietors and the financial statements of their other businesses should be included as an Appendix.

4) Financial summary

Purpose
This section of the business plan reassures the readers that the investor or lender is not taking an unreasonable risk, considering the anticipated return on investment and the level of risk.

Financing needs/projected financing
Here, you should list the various costs related to the start-up or expansion of the business as well as the sources of investment capital and/or funds borrowed.

Previous financial statements
This part applies to previously-existing businesses. It should summarize the business's past performance.

The summary should include sales, the cost of the products sold, gross margins, total underpreciated cost and net profit or loss.

A copy of the latest financial statement should be included as an Appendix.

Current financial status
This part should include the following information about any current debts:
- Name of lender
- Amount of capital
- Amount of current debt
- Due date (where applicable)
- Interest rate
- Monthly payments
- Collateral

Existing businesses should include a copy of their current statement as an Appendix.

Operational forecasts
This part should include an estimate of business volume and expenses and a profit estimate for the next twelve months.

Sources of information and assumptions used for numerical calculations should be documented and included in the operational forecasts.

Cash forecasts
This part should include monthly cash in/out forecasts for a twelve-month period.

Cash forecasts let you anticipate shortfall and surplus (how much and when).

Pro forma balance sheet/opening balance sheet
This part should include a copy of a pro forma balance sheet (for an existing business) or an opening balance sheet (for a new business).

In the case of an existing business, a pro forma balance sheet is the current balance, amended to take into account the addition of new financing/investment and increases in assets and liabilities.

In the case of a new business, an opening balance indicates assets, liabilities and equity capital when the program and financing are in place.

Appendices

Purpose
This section of the business plan includes copies of detailed documents referred to earlier in the report.

Examples
The Appendices could include:
- → Corporate registration/memorandum of association
- → Consumer surveys
- → Photos and drawings of products, services, premises, etc.
- → Maps
- → Plant layout plans

- → Survey plans
- → Estimate of premises and facilities
- → Agreements of purchase and sale
- → Patents
- → Statements of net worth
- → Organization charts
- → Building estimates
- → Equipment list
- → Contracts
- → Character references
- → Financial statements
- → Object of business

Presentation tips for your business plan

You can make your business plan more effective by paying attention to the text and presentation. The following tips should help:

- → Make sure the plan is neatly typed and presented.
- → Attentively proofread for spelling and mathematical errors.
- → Ask a reliable advisor to reread your plan objectively before you send it out. Does your plan show evidence of:
  - ↘ realistic forecast of market share?
  - ↘ reasonable marketing strategy?
  - ↘ well planned operation?
  - ↘ competent leadership?
  - ↘ identification of all costs?
  - ↘ sufficient financing for start-up and running of the business?
  - ↘ realistic forecasts and break-even point?
  - ↘ full financial commitment to the business by owner(s)?
- → Control distribution if your business plan contains any confidential information.
- → Carefully examine the presentation, and be ready to answer any questions.
- → Make sure you understand the contents of your plan fully, even if you did not write the entire report yourself.

Be realistic about preparing your plan. Include any negative aspects and estimate their impact on your business.

6.4 Business structures

EVERY NEW BUSINESS PERSON SHOULD BE ABLE TO ANSWER THE FOLLOWING ESSENTIAL QUESTION: "WHAT BUSINESS STRUCTURE IS BEST FOR ME?"

If you want to go into business, you might think it does not matter how the business will be organised or structured. And yet, it could make a big difference:

- The right structure can help you reduce costs and maximize profits.
- Investors or partners may only be interested in certain structures.
- Banks and other sources of money may be more willing to lend to certain business structures than others.
- A business structure affects how your business can grow.
- Taxation and tax planning are different in different business structures.

Two main types of business structures recognised in Canadian law are sole proprietorship and partnership.

Sole proprietorship

A proprietorship is a common form for a new business. A sole proprietorship is a business that is owned and operated by one person. Most self-employed people operate as a proprietorship. The sole proprietor is personally liable for commercial contracts and for damage done by his employees. A proprietorship can operate under a person's name without filing a name declaration with the registrar of companies, but if any change is made in the name, such as adding "and son" or "and associates", the new name must be registered with the registrar of companies. The name must not already be in use by another company, nor may it be so close to the name of another company as to cause confusion.

Advantages

- Easy and inexpensive to set up.
- Directly controlled by the owner/operator.
- Flexible, with little regulation.
- Business losses can be deducted from other income.
- Wages paid to a partner are deductible from the income of the business.
- Silent investors are acceptable, by written agreement, instead of issuing a share or stock certificate, which is how an incorporated business raises money).

Disadvantages

- Unlimited personal liability (which means all personal and business assets of an owner can be taken to fulfil business obligations).
- No opportunity for continuity: the sole proprietorship dies when the sole proprietor goes out of business or dies.
- Limited management base.
- Difficult to raise capital.
- Difficult to sell the business.

Partnership

A partnership is also easy to set up. By carrying on business with a view to profit, you and your partners create a partnership, even if you don't sign any agreements or contracts. Formal or informal, a partnership is a legally binding business relationship in which each partner takes responsibility and becomes liable for the actions of the other partners. This includes actions that may be taken without a partner's knowledge. This risk is part of the business structure.

A partnership must legally register its name and give information about the partners, so the public has a way of finding out who it is dealing with. Selecting, checking and filing the business name of a partnership require the same steps as for a sole proprietorship.

Advantages

- Ease of formation.
- Low start-up costs.
- Additional sources of venture capital.

- Broader management base.
- Possible tax advantage.
- Limited outside regulation.

Disadvantages

- Unlimited liability.
- Lack of continuity.
- Divided authority.
- Difficulty in raising additional capital.
- Hard to find suitable partners.

6.5 Operations: How will you run your business?

"OPERATING A BUSINESS" DESCRIBES THE MANY ASPECTS OF RUNNING A BUSINESS AND IS SUMMARISED IN THE "OPERATIONS" SECTION OF THE BUSINESS PLAN.

Location

Zoning bylaws outline what is legal within a city or municipality or regional district. Three main categories of zones are residential, commercial and industrial. Zoning bylaws restrict what can happen in each zone with such things as type of activity, size of building, how close a building can be to the street, parking, the number of employees, amount of traffic and size and type of outdoor sign.

Do your research on zoning early. Sometimes mixed use is possible. For example, a home occupation that meets certain conditions may be permitted in a residential area. Without zoning permission, a home-based entrepreneur simply cannot operate, although many do operate illegally but risk being closed down at any time.

Most municipalities recognise the benefits of home-based businesses. Home-based businesses are incubators, a way to keep risk and overhead low as a business gets established. Ripple and spin-off effects on the wider community and economy are positive. Home-based businesses are increasingly recognised.

Home-based business experts stress early research into zoning, bylaws and regulations as part of assessing your situation. Full consideration of business opportunities involves learning about regulations and requirements.

Regulations and requirements to consider

Regulations and laws that affect home-based businesses exist at three levels of government: federal (Government of Canada), provincial (government of your province) and local or municipal. Federal and provincial governments regulate similar kinds of things. Your research will help you discover the separate responsibilities of each level of government in relation to your business.

Federal and provincial governments

Federal and provincial laws cover general duties in business, such as practising business fairly, and specific consumer protections on advertising, packaging and labelling. Both levels of government levy personal and business taxes. The federal government charges customs duties and administers the Employment Insurance and Canada Pension Plans. All these may affect you, and may influence your decision to establish the business you have in mind.

Municipal government

Municipal bylaws cover zoning, where different types of businesses may operate, and any local operating requirements. The zoning for your neighbourhood or area spells out what is and is not allowed as a business activity.

Licenses and permits

Conducting a business requires various standard licenses and permits, as well as special ones for some businesses. Trade and professional associations and licensing boards are good sources of licensing and permit information specific to a sector. Municipal planning or economic development offices will give information on local licensing requirements and restrictions.

6.6 Things to think about before you start your business

PERSONAL AND FAMILY CONSIDERATIONS ARE IMPORTANT TO THE SUCCESS OF MOST BUSINESSES, ESPECIALLY SO FOR HOME-BASED BUSINESSES. THE FOLLOWING REASONS MAY EVENTUALLY INFLUENCE YOU, OR YOUR BUSINESS.

Why start a home-based business?

Success is directly linked to being clear about what is motivating you. Why do you want to start/run a home-based business? You may be motivated by a desire to:

- ➔ be your own boss
- ➔ make money
- ➔ spend time with or be in the same place as your family
- ➔ have time for other interests
- ➔ expand a hobby or an interest.

People usually have more than one reason for wanting a home-based business. What things about a future as a home-based business person appeal to you most?

Personal qualities and traits

In business, as in many other spheres, success depends on self-confidence, self-assurance and self-esteem. Self-confidence and self-esteem can be strengthened and developed. Most people gain confidence as they do something successfully a number of times. Consider investing some time to build your confidence and self-esteem, as part of your preparation for business. Some possible ways are training yourself to concentrate on positives and your successes, taking courses in confidence-building that are offered by your community college or board of education, and joining a group such as a speakers, professional or business club. See the self-help section of your local library.

Unfortunately, the character traits that make entrepreneurs successful, such as determination and willingness to work

long hours, can also turn into traps. There are extremes for each trait. Having too much of a particular trait can be as much of a problem as not having enough.

Personal resources

Successful business people depend on other people, and they draw on other people as resources. Learning to see people and things as resources may require a shift in your perspective. One way to assess your situation is to consider the personal resources you already have. These include everything from your own skills and energy to friends for possible help with financing. Create an inventory of all the resources currently available to you that you believe gives you an advantage to succeed: energy, enthusiasm, time, training, sales experience, personal contacts, support from friends, savings, investments, your partner's income, your salary from the job you may decide to keep during start-up.

This personal inventory can be used in your business research and planning. Parts of the inventory can be transferred into your business plan and reference manual.

Business and home life

Many home-based businesses fail because family members have different ideas about what is important and about the effects the business will have on the family. Discuss these with the people who will be affected or who are involved.

A business can absorb all your time and energy. There is a risk that as you devote so much to your business, other parts of your life will be ignored. You may become a workaholic. If managed, that same energy can help make a business succeed. Ignored, workaholism, like other addictions, isolates people from family and friends and causes stress. In serious cases, this can lead to family breakdown and business failure.

6.7 Sources of Business Services

Business Services

There is a wide range of organizations such a business clubs, chambers of commerce and boards of trade, as well as universities, colleges and business schools, that offer inexpensive programs for business people. Contact your local City Hall for a listing of local business organizations.

Canada has numerous qualified professionals who can assist small business owners - for example, consultants, accountants and lawyers - many of them are listed in the Yellow Pages telephone directory.

Self-Help Books

Self-help books on a great variety of useful business subjects are available through libraries and bookstores.

6.8 Business interests and opportunities

Turn your interests into business opportunities

Prospective entrepreneurs often make the mistake of narrowing their choices too quickly, starting the first business that comes to mind. Using the following guide, try to expand your choices and come up with ideas for businesses that you would actually enjoy running. The object is to discover those business opportunities that should be not only profitable but personally rewarding.

Guide for turning your interests into income

1. Write down all your interests, hobbies, leisure activities, and previous work or volunteer experiences that you have enjoyed. (For example, travelling, collecting miniature furniture, cooking, shopping, fishing, working with computers, and meeting people).

2. The next step is to convert your interest into income opportunities. (For example, if you like to ski and travel, you might want to organise ski charters; or, if you are interested in photography and enjoy meeting people, perhaps a videotaping service would be right for you).

3. Now, narrow the list down to the three or four businesses that appeal to you the most.

6.9

Test your business skills

Inventory of skills

As a future business owner and manager, you should possess basic business skills. Use this checklist to test your management skills. Be honest about your abilities. Then, use your "no" and "unsure" answers to identify a program of studies to increase your skills and knowledge, and follow through with it.

Running a business	**Yes**	**No**	**Unsure**
A. Purchasing	___	___	_____
B. Inventory control	___	___	_____
C. Scheduling	___	___	_____
D. Quality control	___	___	_____
E. Growth management	___	___	_____
F. Insurance	___	___	_____
Total	___	___	_____

Administration/ management	**Yes**	**No**	**Unsure**
A. Problem solving	____	____	_____
B. Decision making	____	____	_____
C. Leadership	____	____	_____
D. Using information	____	____	_____
E. Business law	____	____	_____
F. Methodological operations research	____	____	_____
G. Desktop publishing	____	____	_____
H. Electronic publishing	____	____	_____
Total	____	____	_____

Financial management	**Yes**	**No**	**Unsure**
A. Bookkeeping, accounting	____	____	_____
B. Budgeting, variance analysis	____	____	_____
C. Cost control	____	____	_____
D. Credit and recover	____	____	_____
E. Banking	____	____	_____
F. Break-even analysis	____	____	_____
G. Cash flow/management	____	____	_____
H. Ratio analysis	____	____	_____
I. Tax	____	____	_____
Total	____	____	_____

Sales and marketing	**Yes**	**No**	**Unsure**
A. Market research	____	____	_____
B. Market planning	____	____	_____
C. Pricing	____	____	_____
D. Advertising/public relations	____	____	_____
E. Sales management	____	____	_____
F. Customer service	____	____	_____
G. Personal selling	____	____	_____
H. Competition analysis	____	____	_____
Total	____	____	_____

Staff	**Yes**	**No**	**Unsure**
A. Interviewing and recruiting	____	____	_____
B. Training	____	____	_____
C. Motivation	____	____	_____
D. Policy	____	____	_____
E. Communications	____	____	_____
Total	____	____	_____

6.10 Some Business Ideas

- Animal boarding, care
- Answering service
- Art gallery and sales, in-home
- Audio and visuals production services
- Baby items
- Baking, especially speciality products (non-wheat, additive free, low salt)
- Bed and breakfast
- Beekeeping, honey production
- Child care, elderly care, special needs support
- Car services, specialised
- Catering, food or sector speciality (gourmet, or film industry)
- Children and speculate entertainment, eg. clowns, magicians
- Cleaning, house and commercial/institutional
- Consultant, wide range of services and subjects
- Convention and conference planning, logistics and support
- Cooking services, speciality or targeted
- Design and layout, creative services in producing documents and audio-visuals
- Distributing
- Door-to-door selling
- Energy services (energy loss detection, energy efficient planning and renovation)
- Event and party planning
- Farming, specialty, including organic, herb, special product (holly)
- Fashions, specialty (e.g. maternity, children's clothing)
- Food Products, particularly those tied to trends, e.g. natural food, non-beef items, low fat, concern with food purity and quality
- Footwear
- Fundraising
- Furniture polish, wax, stain
- Furniture repair, small-scale manufacture

- Gardening, yard and lawn maintenance, landscaping
- Gift basket service
- Glass blowing and design, retail and industrial/commercial
- Guided Tours and sightseeing
- Hobby, Craft, and Art Supplies
- Home renovations and maintenance
- Image consulting (wardrobe, communication, and executive seminars or professionals)
- Importing
- Information service, consulting or information brokering
- Interior design, commercial or residential
- Jeweler, original designs and work, repair
- Lawn and garden care
- Leisure activities, including instruction
- Mail order services
- Maternity fashions and specialty products
- Media productions and services
- Microcomputer Services: Convert files from one machine format to another; design, create, do layout, publish; manage other people's data; provide mail order services; publish price lists, catalogues, listings, newsletters; rent equipment or time on a computer system; write or print résumés, prospectuses, proposal, reports; sell data; teach, about computing or using available software programs teach other skills and subjects; troubleshoot, problem solve; write programs
- Novelty items (T-shirts, mugs) targeted to certain market, eg. new parents or grandparents
- Office planning, office systems design, installation
- Packaging, retail and "breaking bulk", sorting large quantities into smaller ones and repackaging them for sale
- Personal services, house-sitting, errands
- Personal Shopping
- Photo Postcards, Picture Postcards
- Photography and photographic services
- Polishes and cleaning products
- Placement and assistance (temporary help) services
- Pool cleaning
- Pottery, particularly specialty styles and products
- Printshop, various services related to copying, printing, document production
- Professions that do not require special facilities, eg. accountant, lawyer, public relations and management consultants

- Publishing and publishing services (editing)
- Rebuilding or remanufacturing
- Recreation
- Research
- Résumés
- Seminars and courses, workshops
- Sewing and tailoring
- Shoe repair
- Sports equipment
- Telephone soliciting service
- Training and training materials
- Tutoring and instruction
- Videotaping
- Wordprocessing
- Writing

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Dennison, Dell, and Linda Tobey. *The Advertising Handbook: Make a Big Impact with a Small Business Budget*. [N.p.]: Self-Counsel Press, 1994.

Fattal, Tony. Small Business Success: A Practical Guide for the Entrepreneur. [N.p.]: *CCH Canadian Limited*, 1989.

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Revenue Canada. *Guide for Canadian Small Businesses*. [N.p.], [n.d.].

Lesson 7

Let's Talk Finances

7.1 Financial Institutions

When you keep cash at home or carry it with you, it can easily be lost, stolen or destroyed. People can avoid these problems by keeping their money safely in banks, credit unions, trust companies or Treasury Branches. These organizations offer the following services:

- currency exchange,
- chequing accounts,
- saving accounts,
- money orders and travellers cheques,
- bill payments,
- credit cards, and loans.

Financial institutions pay interest on the amount of money you keep or save there. For example, if a bank pays six per cent interest and you leave $100 in the bank for one year, you will earn $6 in interest.

If you borrow money from a financial institution, you will be charged interest. For example, if you borrow $100 at nine per cent interest for one year, you must pay the bank $100 plus $9 interest before the end of the year.

Interest rates and service charges vary from one institution to another. For more information on their services and charges, contact the financial institution nearest your home.

7.2 Types of Accounts

MOST BANKS, TRUST COMPANIES, CREDIT UNIONS AND TREASURY BRANCHES OFFER THREE BASIC TYPES OF ACCOUNTS: CHEQUING, SAVING, OR A COMBINATION OF CHEQUING/SAVING. TALK TO THE SERVICE REPRESENTATIVES AT SEVERAL FINANCIAL INSTITUTIONS TO FIND OUT ABOUT THE ACCOUNTS THEY OFFER. COMPARE SERVICE CHARGES AND INTERESTS RATES.

You may want to apply for a bank card when you open an account. A bankcard allows you to use automatic banking machines (ABMs) to deposit and withdraw money, and pay bills. If you receive a bank card, you will get a PIN (personal identification number) to access your account through the machine. Do not write this number on your card or reveal this number to anyone. If you do, other people may be able to take money out of your account without your knowledge. If you lose your card, report the loss to your bank immediately.

Cheques and Credit Cards

Cheques and credit cards allow you to pay for purchases without using cash. A cheque is a piece of paper that instructs a bank, credit union, or trust company to take the amount of money it says on the cheque out of your account and pay that amount to the person or organization designated on the cheque.

When you open an account at a financial institution, you can purchase a book of blank cheques. To write a cheque, enter the date, name of the addressee (person or organization you are paying), amount of money in figures and words, and sign it.

There are two very important things to remember when writing cheques.

- There must be enough money in your account to cover the total amount of the cheques you write. It is illegal to write a cheque for more money than you have, and you could be taken to court.
- Never sign a blank cheque without filling in the addressee and the amount. The cheque could be used to steal money from your account.

If you use a cheque to pay for something, you will probably be asked to show two pieces of identification (e.g. a credit card, birth certificate, driver's license, or other identification with your picture or signature).

Credit cards allow you to buy things and pay for them later. Financial institutions and stores offer credit cards usually to

people who have steady, well-paying jobs. Credit cards are convenient and serve as identification. If you make your payments on time, you can improve your credit standing with other establishments.

Credit cards can cause problems if you buy more things on credit than you can afford. You must pay interest on any amount not paid by the due date specified on the credit card bill. The interest charged on unpaid credit card debt is usually higher than interest rates for other types of loans.

7.3 Taxes

GOVERNMENTS COLLECT TAXES TO GET THE MONEY NEEDED TO GOVERN AND PROVIDE SERVICES SUCH AS HEALTH CARE, EDUCATION, AND HIGHWAYS. THE FEDERAL AND PROVINCIAL GOVERNMENTS COLLECT INCOME TAXES AND SALES TAXES. CITIES AND TOWNS COLLECT PROPERTY TAX.

Income Tax

The amount of income tax an individual must pay depends on that person's total income. It is against the law to avoid paying income tax by working for cash, or failing to report all of your income.

People who work for others must have income taxes deducted from their pay cheques. At the end of the year, tax return forms are sent to all residents. These forms must be completed and returned to the government. Anyone who does not receive a tax return in the mail can pick one up at any Canada post outlet.

Self-employed people and those who own businesses have to make arrangements to pay income tax directly to Revenue Canada. They may have to pay in instalments four times a year.

After completing an income tax return, you may find that you owe the government more money, or that the government owes you money (a refund).

Not all income tax forms are checked for accuracy before refunds are paid out. Errors may not be found and corrected for several years. If you have been refunded too much or have received too much from a government program (e.g. Unemployment Insurance), you will eventually be required to repay the money.

From February to April (when income tax forms must be submitted), many community organizations offer free clinics on how to complete these forms. Volunteer help may also be available through Revenue Canada taxation offices. For more information look in the Blue Pages of your telephone book under "Income Tax". If you can afford to pay someone to help you fill out you income tax return look in the Yellow Pages under "Accountants" or "Tax Return Preparation."

Goods and Services Tax (GST)

The federal government also gets money from a seven per cent sales tax called the goods and services tax. GST is added to the price of every purchase, except for basic groceries, rent, and some services such as most health care and education services. Basic groceries are food you have to take home to prepare. GST is added to the cost of other types of food.

If your income is low, you may be entitled to receive GST credits (money back from the government). You must be over 18 years of age and have been in Canada for at least six months during the taxation year to be eligible for a GST credit. To apply, you must complete a separate form and file an income tax return–even if you have no income.

Property Tax

If you own a home, buildings or land, you will have to pay property taxes to the municipal government. The amount depends on the value of your property and where you live. Property tax assessments are sent to property owners once a year. Renters do no have to pay property.

Alberta Education and Career Development. *Welcome to Alberta*. 1995.

For more details:

AMEX Bank of Canada: 1-800-668-2639

Italian Commercial Bank of Canada: 1-800-263-5331

Bank of Montreal: 1-800-555-3000

Bank of Nova Scotia: (416) 866-6161

CIBC: 1-800-465-2255

Western Bank of Canada: 1-888-874-8574

Citibank of Canada: 1-800-387-9292

Bank of Hong-Kong of Canada: 1-800-343-1180

Laurentian Bank of Canada: 1-800-252-1846

Royal Bank of Canada: 1-800-769-2541

Bank of Toronto Dominion: 1-800-983-2265

Lesson 8

If Nothing Works: How to Get Social Assistance ?

GOVERNMENT AND NON-PROFIT COMMUNITY AGENCIES OFFER MANY SERVICES TO INDIVIDUALS AND FAMILIES THAT ARE IN NEED OF SOCIAL SUPPORT. THE VARIOUS TYPES OF SERVICES OFFERED RELATE TO FINANCIAL ASSISTANCE, EMPLOYMENT SUPPORTS, SUBSIDISED HOUSING, SUBSIDISED CHILDCARE SPACE, MEDICAL CARE, ETC. MANY OF THESE SERVICES ARE FREE AND CONFIDENTIAL.

Some agencies offer specialised services for particular groups of people such as people who have disabilities, senior citizens (65 years of age or older), parents, unemployed people, or women in distress.

For the most up-to-date information about social services provided in your area, look in the Yellow and Blue Pages of your telephone book under "Social Assistance", or ask for information at your local public library.

References

Alberta Education and Career Development. *Welcome to Alberta*. Edmonton: 1995.